70. 30,997 Emis Filed Feb 3,1981

APPOINTMENT OF SUBSTITUTED TRUSTEE

Rec'd to the Feb. 3 181 1327 Tele P 11 De ma Cay Record & & Ex'd por Charlis 318116 ARC4718 ... x 4 448 William E. Mitchum and Ruth E. Mitchum, his wife, by Deed of Trust dated the 11th day of July 1979, and recorded among the Land Records of Frederick County, Maryland in Liber 1090, folio 423 did grant and convey unto John T. Cooney and James N. Wright, Trustees, certain real estate in said Deed of Trust described, in trust to secure the repayment of promissory note of even date which said Deed of Trust described; and

WHEREAS, the said Deed of Trust provides that the holder of the Note has the right, and is authorized and empowered to appoint by an instrument in writing, recorded in the County wherever the land is situated, a Substituted Trustee or Trustees in place and stead of any Trustee or Trustees appointed, who shall thereupon become vested with and succeed to all the title, power and duty hereby conferred by the Trustees named herein, the same as if said Substituted Trustee or Trustees had been named original Trustee by said Deed of Trust; and

WHEREAS, Ryan Financial Services, Inc., a body corporate duly organized under the laws of the State of Pennsylvania, the "Beneficiary" named in said Deed of Trust, has in its possession the original Note secured by the Deed of Trust and is the legal holder and owner thereof and is the only party having any interest in the indebtedness secured by the said Deed of Trust.

NOW, THEREFORE, by virtue of the authority contained in said Deed of Trust the undersigned holder and owner of the indebtedness secured thereby does by these presents designate and appoint David E. Aldridge, 120 West Church Street, Frederick, Maryland 21701, as Substituted Trustee for the purpose of foreclosure, under the terms and conditions as said Deed of Trust as the successor trustee to John T. Cooney and James N. Wright, with the same respect as if the said David E. Aldridge has been named the original Trustee of the Deed of Trust.

DAVID E. ALDRIDGE ATTORNEY AT LAW 120 WEST CHURCH STREET FREDERICK, MARYLAND 21701 (301) 663 5191

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